

Savings accounts and interest rates no longer available to new customers.



Correct as at 12 January 2026

See our range of savings accounts currently available and latest interest rates at www.bankofirelanduk.com/rates-and-fees

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Variable rate products

All rates are gross¹/AER² (variable)

Classic Saver		
	£1 - £99,999	£100,000+
15/01/2009	0.10%	0.15%
30/09/2016	0.05%	0.05%
01/12/2017	0.10%	0.10%
01/11/2018	0.25%	0.25%
01/05/2020	0.05%	0.05%
26/04/2022	0.10%	0.10%
01/09/2022	0.15%	0.15%
27/10/2022	0.20%	0.20%
01/12/2022	0.40%	0.40%
12/01/2023	0.55%	0.55%
07/03/2023	0.75%	0.75%
27/04/2023	0.85%	0.85%
08/06/2023	1.05%	1.05%
23/06/2023	1.18%	1.18%
25/07/2023	1.43%	1.43%
30/08/2023	1.55%	1.55%
20/10/2023	1.70%	1.70%
08/05/2024	2.00%	2.00%
09/12/2024	1.90%	1.90%
06/03/2025	1.80%	1.80%
06/06/2025	1.70%	1.70%

¹Gross Interest Rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

²AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to your account each year.

	£1 - £999	£1,000+
26/08/2016	0.10%	0.75%
12/02/2009	0.10%	0.25%
01/05/2020	0.10%	0.10%
26/04/2022	0.15%	0.15%
01/09/2022	0.20%	0.20%
27/10/2022	0.30%	0.30%
01/12/2022	0.75%	0.75%
12/01/2023	1.00%	1.00%
07/03/2023	1.20%	1.20%
27/04/2023	1.40%	1.40%
23/06/2023	1.53%	1.53%
25/07/2023	1.85%	1.85%
30/08/2023	2.50%	2.50%
20/10/2023	2.70%	2.70%
09/12/2024	2.60%	2.60%
06/03/2025	2.50%	2.50%
06/06/2025	2.40%	2.40%

Fixed rate products

6 month Limited Edition Fixed Term Deposit		
Offer period	Gross ¹	AER ² (fixed)
27 July 2009 – 30 October 2009	2.98%	3.00%
2 November 2009 – 27 November 2009	2.73%	2.75%
30 November 2009 – 29 January 2010	2.48%	2.50%
1 February 2010 – 2 April 2010	2.48%	2.50%
6 April 2010 – 17 August 2012	2.09%	2.10%
20 August 2012 – 8 October 2012	1.95%	1.95%
8 October 2012 – 8 February 2013	1.75%	1.75%
11 February 2013 – 12 August 2013	1.25%	1.25%
12 August 2013 – 14 February 2014	1.00%	1.00%
14 February 2014 – 31 March 2016	0.60%	0.60%
1 April 2016 – 17 July 2016	0.55%	0.55%
18 July 2016 – 18 September 2016	0.40%	0.40%
19 September 2016 – 10 December 2020	0.30%	0.30%
11 December 2020 – 11 January 2023	0.10%	0.10%
12 January 2023 – 6 March 2023	0.60%	1.60%
7 March 2023 – 26 April 2023	1.10%	1.10%
27 April 2023 – 31 May 2023	1.59%	1.60%
1 June 2023 – 24 July 2023	2.58%	2.60%
25 July 2023 – 19 October 2023	3.22%	3.25%
20 October 2023 – 6 October 2024	3.71%	3.75%
7 October 2024 - 14 April 2025	3.56%	3.60%
15 April 2025 - 19 May 2025	3.46%	3.50%
20 May 2025 - 11 January 2026	3.37%	3.40%

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6 month Bank at Work Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ² (fixed)
27 July 2009 – 30 October 2009	2.63%	2.65%
2 November 2009 – 27 November 2009	2.63%	2.65%
30 November 2009 – 29 January 2010	3.23%	3.25%
1 February 2010 – 2 April 2010	2.98%	3.00%
6 April 2010 – 17 August 2012	2.24%	2.25%
20 August 2012 – 8 October 2012	2.10%	2.11%
8 October 2012 – 8 February 2013	1.85%	1.85%
11 February 2013 – 12 August 2013	1.30%	1.30%
12 August 2013 – 14 February 2014	1.05%	1.05%
14 February 2014 – 31 March 2016	0.65%	0.65%
1 April 2016 – 17 July 2016	0.60%	0.60%
18 July 2016 – 18 September 2016	0.45%	0.45%
19 September 2016 – 10 December 2020	0.35%	0.35%
11 December 2020 – 6 March 2023	0.15%	0.15%
7 March 2023 – 26 April 2023	1.10%	1.10%
27 April 2023 – 31 May 2023	1.59%	1.60%
1 June 2023 – 24 July 2023	2.58%	2.60%
25 July 2023 – 19 October 2023	3.21%	3.25%
20 October 2023 – 6 October 2024	3.71%	3.75%
7 October 2024 - 14 April 2025	3.56%	3.60%
15 April 2025 - 19 May 2025	3.46%	3.50%
20 May 2025 - 11 January 2026	3.37%	3.40%
From 12 January 2026	3.22%	3.25%

9 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ² (fixed)
4 July 2011 – 30 March 2012	3.40%	3.41%
2 April 2012 – 11 May 2012	3.00%	3.00%
14 May 2012 – 17 August 2012	2.60%	2.60%
20 August 2012 – 8 October 2012	2.40%	2.40%
8 October 2012 – 26 October 2012	2.05%	2.05%
29 October 2012 – 8 February 2013	1.85%	1.85%
11 February 2013 – 12 August 2013	1.50%	1.50%
12 August 2013 – 8 November 2013	1.25%	1.25%
11 November 2013 – 14 February 2014	1.10%	1.10%
14 February 2014 – 31 March 2016	0.80%	0.80%
1 April 2016 – 17 July 2016	0.75%	0.75%
18 July 2016 – 18 September 2016	0.60%	0.60%

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9 month Limited Edition Fixed Term Deposit (continued)

Offer period	Gross ¹	AER ² (fixed)
19 September 2016 – 10 December 2020	0.45%	0.45%
11 December 2020 – 6 March 2023	0.15%	0.15%
7 March 2023 – 26 April 2023	1.50%	1.50%
27 April 2023 – 31 May 2023	1.74%	1.75%
1 June 2023 – 24 July 2023	2.98%	3.00%
25 July 2023 – 19 October 2023	3.73%	3.75%
20 October 2023 – 15 October 2024	4.17%	4.20%
16 October 2024 – 13 November 2024	4.12%	4.15%
14 November 2024 - 21 January 2025	4.02%	4.05%
22 January 2025 - 14 April 2025	4.12%	4.15%
15 April 2025 - 19 May 2025	3.93%	3.95%
20 May 2025- 20 August 2025	3.88%	3.90%
21 August 2025 - 11 January 2026	3.78%	3.80%
From 12 January 2026	3.68%	3.70%

12 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ² (fixed)
27 July 2009 – September 14 2009	3.80%	3.80%
14 September 2009 – 30 October 2009	3.80%	3.80%
2 November 2009 – 27 November 2009	3.50%	3.50%
30 November 2009 – 29 January 2010	3.30%	3.30%
1 February 2010 – 16 March 2010	3.30%	3.30%
18 March 2010 – 17 August 2012	2.80%	2.80%
20 August 2012 – 8 October 2012	2.60%	2.60%
8 October 2012 – 26 October 2012	2.30%	2.30%
29 October 2012 – 8 February 2013	2.05%	2.05%
11 February 2013 – 12 August 2013	1.75%	1.75%
12 August 2013 – 8 November 2013	1.50%	1.50%
11 November 2013 – 14 February 2014	1.30%	1.30%
14 February 2014 – 31 March 2016	1.10%	1.10%
1 April 2016 – 17 July 2016	1.01%	1.01%
18 July 2016 – 18 September 2016	0.90%	0.90%
19 September 2016 – 10 December 2020	0.60%	0.60%
11 December 2020 – 11 January 2023	0.30%	0.30%
12 January 2023 – 6 March 2023	1.00%	1.00%
7 March 2023 – 26 April 2023	1.50%	1.50%
27 April 2023 – 31 May 2023	2.00%	2.00%
1 June 2023 – 24 July 2023	3.00%	3.00%
25 July 2023 – 19 October 2023	3.75%	3.75%

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12 month Limited Edition Fixed Term Deposit (continued)

Offer period	Gross ¹	AER ² (fixed)
20 October 2023 – 7 May 2024	4.20%	4.20%
8 May 2024 – 28 August 2024	4.65%	4.65%
29 August 2024 – 17 September 2024	4.50%	4.50%
18 September 2024 – 6 October 2024	4.35%	4.35%
7 October 2024 – 15 October 2024	4.25%	4.25%
16 October 2024 – 13 November 2024	4.15%	4.15%
14 November 2024 - 21 January 2025	4.05%	4.05%
22 January 2025 - 14 April 2025	4.15%	4.15%
15 April 2025 - 19 May 2025	3.95%	3.95%
20 May 2025 - 20 August 2025	3.90%	3.90%
21 August 2025 - 11 January 2026	3.80%	3.80%

18 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ² (fixed)
21 May 2010 – 1 July 2011	3.03%	3.00%
4 July 2011 – 13 January 2012	3.73%	3.69%
16 January 2012 – 27 April 2012	3.22%	3.19%
30 April 2012 – 17 August 2012	2.80%	2.78%
20 August 2012 – 8 October 2012	2.30%	2.28%
8 October 2012 – 8 February 2013	2.00%	1.99%
11 February 2013 – 14 February 2014	1.50%	1.49%
14 February 2014 – 31 March 2016	1.35%	1.34%
1 April 2016 – 17 July 2016	1.11%	1.10%
18 July 2016 – 18 September 2016	0.95%	0.94%
19 September 2016 – 10 December 2020	0.65%	0.64%
11 December 2020 – 6 March 2023	0.35%	0.34%
7 March 2023 – 26 April 2023	1.65%	1.64%
27 April 2023 – 31 May 2023	1.91%	1.90%
1 June 2023 – 24 July 2023	3.17%	3.15%
25 July 2023 – 19 October 2023	3.98%	3.95%
20 October 2023 – 17 September 2024	4.24%	4.20%
18 September 2024 – 6 October 2024	4.04%	4.00%
7 October 2024 – 15 October 2024	3.93%	3.90%
16 October 2024 – 21 January 2025	3.78%	3.75%
22 January 2025 - 14 April 2025	3.88%	3.85%
15 April 2025 - 19 May 2025	3.83%	3.80%
20 May 2025 - 11 January 2026	3.78%	3.75%
From 12 January 2026	3.63%	3.60%

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24 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ² (fixed)
1 November 2010 – 27 April 2012	3.56%	3.49%
30 April 2012 – 17 August 2012	2.80%	2.76%
20 August 2012 – 8 October 2012	2.30%	2.27%
8 October 2012 – 8 February 2013	2.00%	1.98%
11 February 2013 – 14 February 2014	1.50%	1.48%
14 February 2014 – 31 March 2016	1.60%	1.58%
1 April 2016 – 17 July 2016	1.21%	1.20%
18 July 2016 – 18 September 2016	1.00%	0.99%
19 September 2016 – 10 December 2020	0.75%	0.74%
11 December 2020 – 11 January 2023	0.45%	0.44%
12 January 2023 – 6 March 2023	1.15%	1.14%
7 March 2023 – 26 April 2023	1.65%	1.63%
27 April 2023 – 31 May 2023	2.17%	2.15%
1 June 2023 – 24 July 2023	3.19%	3.15%
25 July 2023 – 19 October 2023	4.02%	3.95%
20 October 2023 - 28 August 2024	4.28%	4.20%
29 August -17 September 2024	4.18%	4.10%
18 September 2024 – 6 October 2024	4.08%	4.00%
7 October 2024 – 15 October 2024	3.97%	3.90%
16 October 2024 – 21 January 2025	3.82%	3.75%
22 January 2025 - 14 April 2025	3.92%	3.85%
15 April 2025 - 19 May 2025	3.87%	3.80%
20 May 2025 - 11 January 2026	3.76%	3.70%

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